

Form 148 – ntedsmcs

UNITED STATES BANKRUPTCY COURT

District of New Jersey
401 Market Street
Camden, NJ 08102

Case No.: 24-15192-JNP
Chapter: 13
Judge: Jerrold N. Poslusny Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

James Pagliughi
aka James Edward Pagliughi
1070 Harding Highway
Buena, NJ 08310

Social Security No.:
xxx-xx-2158

Employer's Tax I.D. No.:

NOTICE OF ORDER DISMISSING CASE

NOTICE IS HEREBY GIVEN that an Order Dismissing the above captioned Case was entered on 8/15/25.

Any discharge which was granted in this case is vacated. All outstanding fees to the Court incurred by the dismissed debtor(s) are due and owing and must be paid within seven (7) days from the date of this Order.

This dismissal may mean that the debtor is ineligible to file another bankruptcy petition for 180 days under 11 U.S.C. § 109(g).

Dated: August 15, 2025
JAN: kvr

Jeanne Naughton
Clerk

In re:
James Pagliughi
Debtor

Case No. 24-15192-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Aug 15, 2025

User: admin
Form ID: 148

Page 1 of 2
Total Noticed: 15

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 17, 2025:

Recip ID	Recipient Name and Address
db	+ James Pagliughi, 1070 Harding Highway, Buena, NJ 08310-1529
520266606	+ Planet Home Lending, 321 Research Parkway, Suite 303, New Haven, CT 06540-0001
520266607	Sofi Bank, 2750 E Cooperwood Pkwy, Salt Lake City, UT 84121

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Aug 15 2025 21:06:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreregion03.ne.ecf@usdoj.gov	Aug 15 2025 21:06:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: bankruptcyteam@rocketmortgage.com	Aug 15 2025 21:06:00	Rocket Mortgage, LLC f/k/a Quicken Loans, LLC, 1050 Woodward Avenue, Detroit, MI 48226-3573
520266603	Email/Text: bankruptcy@bhg-inc.com	Aug 15 2025 21:05:00	BHG Financial, 201 Solar Street, Syracuse, NY 13204
520298490	Email/Text: bankruptcy@bhg-inc.com	Aug 15 2025 21:05:00	Bankers Healthcare Group, LLC, 201 Solar Street, Syracuse, NY 13204
520266604	Email/Text: bankruptcycourts@equifax.com	Aug 15 2025 21:05:00	Equifax, Attn: Bankruptcy Dept., P.O. Box 740241, Atlanta, GA 30374
520266605	^ MEBN	Aug 15 2025 21:01:15	Experian, Attn: Bankruptcy Dept., P.O. Box 2002, Allen, TX 75013-2002
520372416	Email/PDF: resurgentbknofications@resurgent.com	Aug 15 2025 21:14:07	Resurgent Receivables LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
520372417	+ Email/PDF: resurgentbknofications@resurgent.com	Aug 15 2025 21:24:58	Resurgent Receivables LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587, Resurgent Receivables LLC, c/o Resurgent Capital Services 29603-0587
520366605	+ Email/Text: bankruptcyteam@rocketmortgage.com	Aug 15 2025 21:06:00	Rocket Mortgage, LLC, 635 Woodward Avenue, Detroit, MI 48226-3408
520314997	Email/PDF: resurgentbknofications@resurgent.com	Aug 15 2025 21:25:54	Sofi Bank, National Association, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
520266608	^ MEBN	Aug 15 2025 21:01:00	Transunion, Attn: Bankruptcy Dept., P.O. Box 1000, Crum Lynne, PA 19022

TOTAL: 12

District/off: 0312-1

User: admin

Page 2 of 2

Date Rcvd: Aug 15, 2025

Form ID: 148

Total Noticed: 15

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 17, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 15, 2025 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	courtmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Andrew B Finberg	on behalf of Trustee Andrew B Finberg courtmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Andrew L. Spivack	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC andrew.spivack@brockandscott.com, wbecf@brockandscott.com
Andrew M. Carroll	on behalf of Debtor James Pagliughi AndrewCarrollEsq@gmail.com SouthJerseyBankruptcy@gmail.com
Denise E. Carlon	on behalf of Creditor PLANET HOME LENDING LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6